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**UNITED STATES PATENT AND TRADEMARK OFFICE**  
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Electronic Version 1.1

Stylesheet Version v1.1.1

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**GROUP 3600**

Title of Invention	PUSH MODEL INTERNET BILL PRESENTMENT AND PAYMENT SYSTEM
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Submission Type: Information Disclosure Statement

Application Number: 09/774863 \*09/77

EFS ID: 48888

Server Response:

Confirmation Code	Message
ISVR1	Submission was successfully submitted - Even if Informational or Warning Messages appear below, please do not resubmit this application
ICON1	2599
ISYS5	Filename= N/A BusinessRule= Validation System/Function Call Information. #Supporting Msg: Server unable to validate the Confirmation/Application numbers at this time. They will be checked by PTO personnel later.

First Named Applicant: Karl Olsen

Attorney Docket Number: 6674

Timestamp: 2003-10-06 17:34:36 EDT

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File Listing:

Doc. Name	File Name	Size (By)
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us-ids	us-ids.dtd	
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Total files size		

Message Digest: 2e8a02a9f7cf2ed301c381ea01975ecfe3b5bf77  
Digital Certificate Holder cn=Antonia M. Holland,ou=Registered  
Name: Attorneys,ou=Patent and Trademark  
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Government,c=US

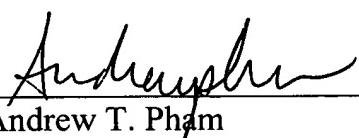
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## CERTIFICATION UNDER 37 CFR 1.8 MAILING

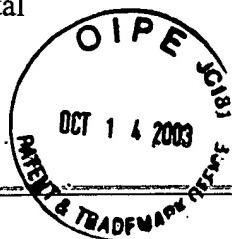
I hereby certify that, on the date shown below, this Information Disclosure Statement including copies of all foreign patent and non-patent references regarding U.S. Patent Application for "PUSH MODEL INTERNET BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD" is being deposited with the United States Postal Service in an envelope addressed to the Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 via First Class Mail on October 7, 2003.

Date: October 7, 2003

  
Andrew T. Pham

Attorney Docket No. 6674

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## TRANSMITTAL

Electronic Version v1.1

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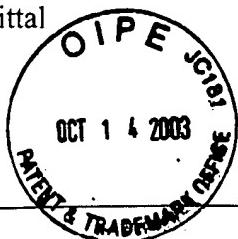
Title of Invention	PUSH MODEL INTERNET BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD
Application Number:	09/774863 *09/774863*
Date:	2001-01-31
First Named Applicant:	Karl R Olsen
Confirmation Number:	2599
Attorney Docket Number:	6674

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Submitted by:	Elec. Sign.	Sign. Capacity
Antonia M Holland	Antonia M. Holland <i>A. Holland</i>	Attorney

**Documents being submitted**

us-ids

**Files**

7127\_ids-usidst.xml

us-ids.dtd

us-ids.xsl

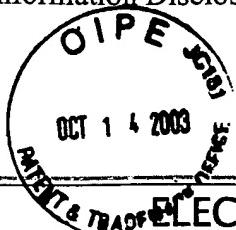
**Comments**

The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last. 37 CFR 1.97(b). Therefore, no fees are required. Non-Patent Literature Documents, if any and when necessary, will be submitted following this Electronic Information Disclosure Statement Submission via First Class Mail. The Patent and Trademark Office is also authorized to charge any additional fee(s) required to secure entry of this Information Disclosure Statement, or to credit any overpayment, to Deposit Account No. 18-0882.

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**ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	PUSH MODEL INTERNET BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD
Application Number:	09/774863 *09/774863*
Confirmation Number:	2599
First Named Applicant:	Karl Olsen
Attorney Docket Number:	6674
Art Unit:	2164
Search string:	( 5710887 or 5727129 or 5754939 or 5826242 or 5848396 or 5857190 or 5870559 or 5956693 or 5987440 or 6000033 or 6006333 or 6038597 or 6052730 or 6085191 or 6178511 or 6253203 or 6275824 or 6393407 or 6446119 or 6412073 or 6199077 or 3833885 or 4277837 or 4319336 or 4460960 or 4678895 or 4727243 or 4823264 or 4947028 or 5025373 or 5220501 or 5231571 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5383113 or 5420405 or 5465206 or 5483445 or 5594910 or 5655089 or 5710889 or 5727249 or 5815665 or 5870724 or 5873072 or 5884288 or 5903721 or 5920847 or 5930759 or 5943656 or 5956700 or 5963925 or 5974146 or 6044362 or 6049786 or 6055567 or 6070150 or 6128603 or 6173272 or 6182052 or 6289322 or 6292789 or 6327577 or 6334116 or 6363362 or 5903732 or 3833885 or 4277837 or 4315101 or 4317957 or 4420751 or 4454414 or 4460960 or 4634845 or 4678895 or 4689478 or 4695880 or 4727243 or 4734858 or 4799156 or 4823264 or 4947028 or 5007084 or 5025373 or 5220501 or 5231571 or 5265033 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5420405 or 5424938 or 5473143 or 5483445 or 5594910 or )

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5649117 or 5655089 or 5699528 or 5710889 or  
5717868 or 5727249 or 5729693 or 5745886 or  
5787403 or 5815665 or 5832460 or 5845267 or  
5848400 or 5884290 or 5890140 or 5903721 or  
5903732 or 5905976 or 5930759 or 5943656 or  
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or 20020087427 or 20020087461 or  
20020087465 or 20020087468 or 20020087469  
or 20020087471 ).pn.

## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
	1	5710887	1998-01-20	Chelliah et al.			
	2	5727129	1998-03-10	Barrett et al.			
	3	5754939	1998-05-19	Herz et al.			
	4	5826242	1998-10-20	Montulli			
	5	5848396	1998-12-08	Gerace			
	6	5857190	1999-01-05	Brown			
	7	5870559	1999-02-09	Leshem et al.			
	8	5956693	1999-09-21	Geerlings			
	9	5987440	1999-11-16	O'Neil et al.			
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	12	6038597	2000-03-14	Van Wyngarden			
	13	6052730	2000-04-18	Felciano et al.			

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	15	6178511	2001-01-23	Cohen et al.
	16	6253203	2001-06-26	O'Flaherty et al.
	17	6275824	2001-08-14	O'Flaherty et al.
	18	6393407	2002-05-21	Middleton, III et al.
	19	6446119	2002-09-03	Olah et al.
	20	6412073	2002-06-25	Rangan
	21	6199077	2001-03-06	Inala et al.
	22	3833885	1973-05-24	Gentile et al.
	23	4277837	1981-07-07	Stuckert
	24	4319336	1982-03-09	Anderson et al.
	25	4460960	1984-07-17	Anderson et al.
	26	4678895	1987-07-07	Tateisi et al.
	27	4727243	1988-02-23	Savar
	28	4823264	1989-04-18	Deming
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	30	5025373	1991-06-18	Keyser, Jr. et al.
	31	5220501	1993-06-15	Lawlor et al.
	32	5231571	1993-06-27	D'Agostino
	33	5283829	1994-02-01	Anderson
	34	5287270	1994-02-15	Hardy et al.
	35	5325290	1994-06-28	Cauffman et al.
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	40	5383113	1995-01-17	Kight et al.
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	42	5465206	1995-11-07	Hilt et al.
	43	5483445	1996-01-09	Pickering
	44	5594910	1997-01-14	Filepp et al.
	45	5655089	1997-08-05	Bucci

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	47	5727249	1998-03-10	Pollin
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	52	5903721	1999-05-11	Sixtus
	53	5920847	1999-07-06	Kolling et al.
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	56	5956700	1999-09-21	Landry
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	61	6055567	2000-04-25	Ganesan et al.
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	64	6173272	2001-01-09	Thomas et al.
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	68	6327577	2001-12-04	Garrison et al.
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	70	6363362	2002-03-26	Burfield et al.
	71	5903732	1999-05-11	Reed et al.
	72	3833885	1973-05-24	Gentile et al.
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	74	4315101	1982-02-09	Atalla
	75	4317957	1982-03-02	Sendrow
	76	4420751	1983-12-13	Paganini et al.
	77	4454414	1984-06-12	Benton

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	79	4634845	1987-01-06	Hale et al.
	80	4678895	1987-07-07	Tateisi et al.
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	87	4947028	1990-08-07	Gorog
	88	5007084	1991-04-09	Materna et al.
	89	5025373	1991-06-18	Keyser, Jr. et al.
	90	5220501	1993-06-15	Lawlor et al.
	91	5231571	1993-06-27	D'Agostino
	92	5265033	1993-11-23	Vajk et al.
	93	5283829	1994-02-01	Anderson
	94	5287270	1994-02-15	Hardy et al.
	95	5325290	1994-06-28	Cauffman et al.
	96	5326959	1994-06-05	Perazza
	97	5336870	1994-08-09	Hughes et al.
	98	5341429	1994-08-23	Stringer et al.
	99	5347632	1994-09-13	Filepp et al.
	100	5420405	1995-05-30	Chasek
	101	5424938	1995-06-13	Wagner et al.
	102	5473143	1995-12-05	Vak et al.
	103	5483445	1996-01-09	Pickering
	104	5594910	1997-01-14	Filepp et al.
	105	5649117	1997-07-15	Landry
	106	5655089	1997-08-05	Bucci
	107	5699528	1997-12-16	Hogan
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	109	5717868	1998-02-10	James

	110	5727249	1998-03-10	Pollin
	111	5729693	1998-03-17	Holda-Fleck
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	113	5787403	1998-07-28	Randle
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	115	5832460	1998-11-03	Bednar et al.
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	129	6032133	2000-02-29	Hilt et al.
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	132	6065012	2000-05-16	Balsara et al.
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	135	6085177	2000-07-04	Semple et al.
	136	6097834	2000-08-01	Krouse et al.
	137	6098053	2000-08-01	Slater
	138	6119106	2000-09-12	Mersky et al.
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	140	6119109	2000-09-12	Muratani et al.
	141	6122625	2000-09-19	Rosen

	142	6128603	2000-10-03	Dent et al.
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## US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20010002535	2001-06-07	Liebig et al.			
	2	20010037296	2001-11-01	Ganesan et al.			
	3	20010044776	2001-11-22	Kight et al.			
	4	20020010677	2002-01-24	Kitchen et al.			
	5	20020013768	2002-01-31	Ganesan			
	6	20020019809	2002-02-14	Kitchen et al.			
	7	20020046165	2002-04-18	Kitchen et al.			
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	19	20020087469	2002-07-04	Ganesan et al.			
	20	20020087471	2002-07-04	Ganesan et al.			

## Remarks

Note: Remarks are not for responding to an office action.

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A2 11/02/2000 CheckFree Corporation EP-1,052,603 A2 11/15/2000  
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A1 09/26/2001 CheckFree Corporation GB-2,294,566 A 05/01/1996 Mitel  
Corporation; WO99/05628, 02/04/1999, Unisys Corporation; WO99/07102,  
02/11/1999, Huntington BancShares Incorporated et al.; WO99/10823,  
03/04/1999, Citibank N.A.; WO99/13421, 03/18/1999, Microsoft Corporation;  
WO99/15999, 04/01/1999, Microsoft Corporation; WO99/58339, 11/18/1999,  
Jean-Claude Sarda; WO00/42551, 07/20/2000, The Chase Manhattan Bank. The  
Information Disclosure Statement submitted herewith is being filed within three  
months of the filing date of the application or date of entry into the national  
stage of an international application or before the mailing date of a first Office  
action on the merits, whichever event occurs last. 37 CFR 1.97(b). Therefore, no  
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